

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**Caption in Compliance with D.N.J. LBR 9004-1(b)**

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In Re:

Sandra R. Hankins

Case No.: 20-13929Judge: SherwoodChapter: 13**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION**

The debtor in this case opposes the following (**choose one**):

1. Motion for Relief from the Automatic Stay filed by _____, creditor,

A hearing has been scheduled for _____, at _____.

- Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

- Response to Notice of Final Cure Payment filed by the Mortgage

Bank, I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

Payments have been made in the amount of \$9,165.98, but have not been accounted for and my property taxes have not been paid as was required by the mortgage bank. Documentation in support is attached.

Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

Other (**explain your answer**):

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 3/26/2025

/s/Sandra R. Hankins
Debtor's Signature

Date: _____

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

Date	Check Num	Name of P:	Description	Payment A	Total
#####	878873	NEWREZ LI	PRINCIPAL	\$420.36	#####
#####	877091	NEWREZ LI	PRINCIPAL	\$489.35	#####
#####	875375	NEWREZ LI	PRINCIPAL	\$489.34	#####
#####	873687	NEWREZ LI	PRINCIPAL	\$489.34	#####
#####	871861	NEWREZ LI	PRINCIPAL	\$489.35	#####
#####	870088	NEWREZ LI	PRINCIPAL	\$481.53	#####
#####	868153	NEWREZ LI	PRINCIPAL	\$481.53	#####
#####	866541	NEWREZ LI	PRINCIPAL	\$481.53	#####
#####	864635	NEWREZ LI	PRINCIPAL	\$481.53	#####
#####	863031	NEWREZ LI	PRINCIPAL	\$481.53	#####
#####	861194	NEWREZ LI	PRINCIPAL	\$481.53	#####
#####	859401	NEWREZ LI	PRINCIPAL	\$482.68	#####
#####	857609	NEWREZ LI	PRINCIPAL	#####	#####
#####	852054	NEWREZ LI	PRINCIPAL	#####	#####

Date	Check Num	Name of P	Description	Payment A	Total
#####	879022	SPECIALIZE	PRINCIPAL	\$39.62	\$789.58
#####	877238	SPECIALIZE	PRINCIPAL	\$46.13	\$749.96
#####	875515	SPECIALIZE	PRINCIPAL	\$46.12	\$703.83
#####	873829	SPECIALIZE	PRINCIPAL	\$46.13	\$657.71
#####	872021	SPECIALIZE	PRINCIPAL	\$46.13	\$611.58
#####	870234	SPECIALIZE	PRINCIPAL	\$45.39	\$565.45
#####	868321	SPECIALIZE	PRINCIPAL	\$45.39	\$520.06
#####	866673	SPECIALIZE	PRINCIPAL	\$45.39	\$474.67
#####	864798	SPECIALIZE	PRINCIPAL	\$45.39	\$429.28
#####	863150	SPECIALIZE	PRINCIPAL	\$45.39	\$383.89
#####	861346	SPECIALIZE	PRINCIPAL	\$45.39	\$338.50
#####	859534	SPECIALIZE	PRINCIPAL	\$45.50	\$293.11
#####	858476	SPECIALIZE	PRINCIPAL	\$130.61	\$247.61
#####	852938	SPECIALIZE	PRINCIPAL	\$117.00	\$117.00